

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS

In re: §
CORTEZ, REYNA § Case No. 15-14713 DLT
Debtor §

TRUSTEE'S FINAL REPORT (TFR)

The undersigned trustee hereby makes this Final Report and states as follows:

1. A petition under chapter 7 of the United States Bankruptcy Code was filed on 04/25/2015 . The undersigned trustee was appointed on 04/25/2015 .
2. The trustee faithfully and properly fulfilled the duties enumerated in 11 U.S.C. §704.
3. All scheduled and known assets of the estate have been reduced to cash, released to the debtor as exempt property pursuant to 11 U.S.C. § 522, or have been or will be abandoned pursuant to 11 U.S.C. § 554. An individual estate property record and report showing the disposition of all property of the estate is attached as **Exhibit A**.

4. The trustee realized gross receipts of \$ 75,000.00

Funds were disbursed in the following amounts:

Payments made under an interim disbursement	0.00
Administrative expenses	6,776.84
Bank service fees	173.60
Other payments to creditors	28,394.06
Non-estate funds paid to 3 rd Parties	20,037.06
Exemptions paid to the debtor	0.00
Other payments to the debtor	0.00
Leaving a balance on hand of ¹	\$ 19,618.44

The remaining funds are available for distribution.

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. §326(a) on account of the disbursement of the additional interest.

5. Attached as **Exhibit B** is a cash receipts and disbursements record for each estate bank account.

6. The deadline for filing non-governmental claims in this case was 12/22/2015 and the deadline for filing governmental claims was 12/22/2015 . All claims of each class which will receive a distribution have been examined and any objections to the allowance of claims have been resolved. If applicable, a claims analysis, explaining why payment on any claim is not being made, is attached as **Exhibit C**.

7. The Trustee's proposed distribution is attached as **Exhibit D**.

8. Pursuant to 11 U.S.C. § 326(a), the maximum compensation allowable to the trustee is \$ 5,998.15 . To the extent that additional interest is earned before case closing, the maximum compensation may increase.

The trustee has received \$ 0.00 as interim compensation and now requests a sum of \$ 5,998.15 , for a total compensation of \$ 5,998.15 ². In addition, the trustee received reimbursement for reasonable and necessary expenses in the amount of \$ 0.00 , and now requests reimbursement for expenses of \$ 0.00 , for total expenses of \$ 0.00 ².

Pursuant to Fed R Bank P 5009, I hereby certify, under penalty of perjury, that the foregoing report is true and correct.

Date: 04/25/2017 By: /s/ANDREW J. MAXWELL, TRUSTEE
Trustee

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.

² If the estate is administratively insolvent, the dollar amounts reflected in this paragraph may be higher than the amounts listed in the Trustee's Proposed Distribution (Exhibit D).

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 INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT

ASSET CASES

Page: 1
 Exhibit A

Case No: 15-14713 DLT Judge: DEBORAH L. THORNE
 Case Name: CORTEZ, REYNA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
 Date Filed (f) or Converted (c): 04/25/15 (f)
 341(a) Meeting Date: 06/15/15
 Claims Bar Date: 12/22/15

For Period Ending: 04/25/17

1	2	3	4	5	6
Asset Description (Scheduled and Unscheduled (u) Property)	Petition/ Unscheduled Values	Estimated Net Value (Value Determined by Trustee, Less Liens, Exemptions, and Other Costs)	Property Formally Abandoned OA=554(a) Abandon	Sale/Funds Received by the Estate	Asset Fully Administered (FA)/ Gross Value of Remaining Assets
1. 714 Thunderbird Way S, Mattawa, WA 99349-2007 Prop JOINTLY OWNED HOUSE	70,000.00	75,000.00		75,000.00	FA
2. Financial Accounts Bank of America checking account	400.00	0.00		0.00	FA
3. Household Goods Furniture and household goods	800.00	0.00		0.00	FA
4. Wearing Apparel Debtors personal clothing	300.00	0.00		0.00	FA
5. Pension / Profit Sharing 401 K	4,000.00	0.00		0.00	FA
6. Vehicles 2000 FORD TRUCK Expedition-V8 50,000 Miles	1,500.00	0.00		0.00	FA
7. Other Miscellaneous Mobile Home located at 815 E. Oakton St., Des Plaines, IL 60018	15,000.00	0.00		0.00	FA

TOTALS (Excluding Unknown Values)	\$92,000.00	\$75,000.00	\$75,000.00	Gross Value of Remaining Assets \$0.00 (Total Dollar Amount in Column 6)
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Major activities affecting case closing which are not reflected above, and matters pending, date of hearing or sale, and other action:

TFR submitted 4.4.2017

Trustee Report of Unclaimed Funds filed 3.21.17

Stop payment made 3.21.17-Check stale(over 90days)

TFR in progress

LFORM1
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INDIVIDUAL ESTATE PROPERTY RECORD AND REPORT
ASSET CASES

Page: 2
Exhibit A

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Case Name: CORTEZ, REYNA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Date Filed (f) or Converted (c): 04/25/15 (f)
341(a) Meeting Date: 06/15/15
Claims Bar Date: 12/22/15

Resolving claims

TFR in progress

tax return filed

Accountant hired for preparation of taxes

Judgment entered authorizing sale of RE in its entirety. RE Broker hired. Land contract purchasers discovered living in the RE. trying to reach a resolution without sale of the RE. but no success as of 3-1-16

D appears to be a joint owner of RE in WA state

after unsuccessful efforts to contact the joint owner of the RE, TR filed adversary cx, return date is 10-28-15. If relief granted,

Asset notice has been filed; claims bar date is 12-15

Initial Projected Date of Final Report (TFR): 12/31/16

Current Projected Date of Final Report (TFR): 03/31/17

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14713 -DLT
Case Name: CORTEZ, REYNA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****2870 Checking Account

Taxpayer ID No: *****6409
For Period Ending: 04/25/17

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
08/02/16	1	KITTITAS TITLE AND ESCROW 208 WEST 9TH STREET SUITE 6 ELLENSBURG WA 98926 214 THUNDERBIRD WAY	BALANCE FORWARD SALE OF RE Memo Amount: 75,000.00 SALE OF 214 THUNDERBIRD Memo Amount: (28,394.06) PAYOFF REALTOR COMMINSION COMISSION Memo Amount: (4,500.00) RECORDING FEES Memo Amount: (1,340.00) RECORDING FEES Memo Amount: (928.81) TITLE CHARGES	1110-000 4110-000 3510-000 2500-000 2500-000	39,837.13		0.00 39,837.13
09/08/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		57.30	39,779.83
10/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		57.24	39,722.59
11/07/16		ASSOCIATED BANK	BANK SERVICE FEE	2600-000		59.06	39,663.53
* 12/16/16	010001	MANLEY DEAS KOCHALSKI ATTN: REINSTATEMENTS/PAYOFFS 1555 LAKE SHORE DRIVE COLUMBUS, OH 43204	PAYOFF OF NET PROCEEDS o/c 07/01/2016	1210-003		20,037.06	19,626.47
* 12/16/16	010001	MANLEY DEAS KOCHALSKI ATTN: REINSTATEMENTS/PAYOFFS 1555 LAKE SHORE DRIVE COLUMBUS, OH 43204	PAYOFF OF NET PROCEEDS wrong name	1210-003		-20,037.06	39,663.53
* 12/16/16	010002	DONACIANO MALDONADO 2046 SPRUCE AVENUE DES PLAINES, IL 60018	50% OF NET PROCEEDS 214 SW Thunderbird Mattawa WA o/c 07/01/2016	4110-004		20,037.06	19,626.47

Page Subtotals 39,837.13 20,210.66

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

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Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****2870 Checking Account

Taxpayer ID No: *****6409
For Period Ending: 04/25/17

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)
03/14/17	010003	INTERNATIONAL SURETIES, LTD 701 POYDRAS ST. SUITE 420 NEW ORLEANS, LA 70139	BOND PAYMENTS BOND # 016073584	2300-000		8.03	19,618.44
03/21/17	010004	CLERK OF US BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS 219 S. DEARBORN CHICAGO IL 60604	unclaimed funds 50% of net proceeds 214 SW Thunderbird Mattawa WA o/c 07/01/2016	8500-001		20,037.06	-418.62
* 03/23/17	010002	DONACIANO MALDONADO 2046 SPRUCE AVENUE DES PLAINES, IL 60018	Stop Payment Reversal STOP PAY ADD SUCCESSFUL	4110-004		-20,037.06	19,618.44

Memo Allocation Receipts: 75,000.00
Memo Allocation Disbursements: 35,162.87

Memo Allocation Net: 39,837.13

COLUMN TOTALS 39,837.13 20,218.69 19,618.44
Less: Bank Transfers/CD's 0.00 0.00
Subtotal 39,837.13 20,218.69
Less: Payments to Debtors 20,037.06
Net 39,837.13 181.63

Total Allocation Receipts: 75,000.00
Total Allocation Disbursements: 35,162.87

Total Memo Allocation Net: 39,837.13

TOTAL - ALL ACCOUNTS NET DEPOSITS NET DISBURSEMENTS ACCOUNT BALANCE
Checking Account - *****2870 39,837.13 181.63 19,618.44

39,837.13 181.63 19,618.44

(Excludes Account Transfers) (Excludes Payments To Debtors) Total Funds On Hand

Page Subtotals 0.00 8.03

ESTATE CASH RECEIPTS AND DISBURSEMENTS RECORD

Case No: 15-14713 -DLT
Case Name: CORTEZ, REYNA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE
Bank Name: ASSOCIATED BANK
Account Number / CD #: *****2870 Checking Account

Taxpayer ID No: *****6409
For Period Ending: 04/25/17

Blanket Bond (per case limit): \$ 5,000,000.00
Separate Bond (if applicable):

1	2	3	4		5	6	7
Transaction Date	Check or Reference	Paid To / Received From	Description Of Transaction	Uniform Tran. Code	Deposits (\$)	Disbursements (\$)	Account / CD Balance (\$)

Page Subtotals 0.00 0.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: April 25, 2017

Case Number: 15-14713

Claim Class Sequence

Debtor Name: CORTEZ, REYNA

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000006 050 4110-00	Umpqua Bank 1 Corporate Drive Suite 360 Lake Zurich, IL 60047	Secured (6-1) Total Arrears: \$0.00		\$0.00	\$28,225.25	\$28,394.06
			2221932870	08/02/16 10	28,394.06	
001 2100-00	ANDREW J. MAXWELL, TRUSTEE 20 N. CLARK ST. SUITE 200 CHICAGO, IL 60602 Tax Id: 36-3557951	Administrative		\$0.00	\$5,998.15	\$5,998.15
001 3110-00	MAXWELL LAW GROUP, LLC 20 N. CLARK ST. SUITE 200 CHICAGO, IL 60602 Tax Id: 37-1501169	Administrative		\$0.00	\$15,768.37	\$15,768.37
001 3410-00	POPOWCER KATTEN, LTD. 35 E. WACKER DRIVE, SUITE 1550 CHICAGO, IL 60601	Administrative		\$0.00	\$943.50	\$943.50
000 2700-00	CLERK OF US BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS 219 S. DEARBORN CHICAGO IL 60604	Administrative		\$0.00	\$350.00	\$350.00
000001 070 7100-00	American InfoSource LP as agent for TD Bank, USA PO Box 248866 Oklahoma City, OK 73124-8866	Unsecured		\$0.00	\$2,235.16	\$2,235.16
000002 070 7100-00	Quantum3 Group LLC as agent for Comenity Bank PO Box 788 Kirkland, WA 98083-0788	Unsecured (2-1) Unsecured Debt		\$0.00	\$445.85	\$445.85
000003 070 7100-00	Springleaf Financial Services of Illinois Inc Springleaf Financial P.O. Box 3251 Evansville, IN 47731-3251	Unsecured		\$0.00	\$3,031.95	\$3,031.95
000004 070 7100-00	Capital One, N.A. by American InfoSource LP as agent PO Box 71083 Charlotte, NC 28272-1083	Unsecured		\$0.00	\$1,093.66	\$1,093.66
000005 070 7100-00	Melchor and Alejandra Ledesma Michael M Wyman, Wyman Law 2219 W Broadway Ave Suite A Moses Lake, WA 98837	Unsecured (5-1) Modified on 12/22/15 to		\$0.00	\$28,000.00	\$28,000.00

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EXHIBIT C
ANALYSIS OF CLAIMS REGISTER

Date: April 25, 2017

Case Number: 15-14713 Claim Class Sequence
Debtor Name: CORTEZ, REYNA

Code #	Creditor Name & Address	Claim Class	Notes	Scheduled	Claimed	Allowed
000007 080 7200-00	Capital One, N.A. c o Becket and Lee LLP PO Box 3001 Malvern, PA 19355-0701	Unsecured		\$0.00	\$1,134.36	\$1,134.36

Case Totals:

\$0.00

\$87,226.25

\$87,395.06

Code #: Trustee's Claim Number, Priority Code, Claim Type

TRUSTEE'S PROPOSED DISTRIBUTION

Exhibit D

Case No.: 15-14713 DLT

Case Name: CORTEZ, REYNA

Trustee Name: ANDREW J. MAXWELL, TRUSTEE

Balance on hand \$ 19,618.44

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payment to Date	Proposed Payment
000006	Umpqua Bank	\$ 28,225.25	\$ 28,394.06	\$ 28,394.06	\$ 0.00

Total to be paid to secured creditors \$ 0.00

Remaining Balance \$ 19,618.44

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee Fees: ANDREW J. MAXWELL, TRUSTEE	\$ 5,998.15	\$ 0.00	\$ 5,089.16
Attorney for Trustee Fees: MAXWELL LAW GROUP, LLC	\$ 15,155.00	\$ 0.00	\$ 12,858.34
Attorney for Trustee Expenses: MAXWELL LAW GROUP, LLC	\$ 613.37	\$ 0.00	\$ 520.42
Accountant for Trustee Fees: POPOWCER KATTEN, LTD.	\$ 943.50	\$ 0.00	\$ 800.52
Charges: CLERK OF US BANKRUPTCY COURT	\$ 350.00	\$ 0.00	\$ 350.00

Total to be paid for chapter 7 administrative expenses \$ 19,618.44

Remaining Balance \$ 0.00

Applications for prior chapter fees and administrative expenses have been filed as follows:

NONE

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$ 0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

NONE

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 34,806.62 have been allowed and will be paid pro rata only after all allowed administrative and priority claims have been paid in full. The timely allowed general (unsecured) dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000001	American InfoSource LP as agent for	\$ 2,235.16	\$ 0.00	\$ 0.00
000002	Quantum3 Group LLC as agent for	\$ 445.85	\$ 0.00	\$ 0.00
000003	Springleaf Financial Services	\$ 3,031.95	\$ 0.00	\$ 0.00
000004	Capital One, N.A.	\$ 1,093.66	\$ 0.00	\$ 0.00
000005	Melchor and Alejandra Ledesma	\$ 28,000.00	\$ 0.00	\$ 0.00

Total to be paid to timely general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Tardily filed claims of general (unsecured) creditors totaling \$ 1,134.36 have been allowed and will be paid pro rata only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent.

Tardily filed general (unsecured) claims are as follows:

Claim No.	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
000007	Capital One, N.A.	\$ 1,134.36	\$ 0.00	\$ 0.00

Total to be paid to tardy general unsecured creditors \$ 0.00

Remaining Balance \$ 0.00

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid pro rata only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent.

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

NONE